

Information to identify the case:

Debtor 1	<u>Hersida C Perez-Dade</u>	Social Security number or ITIN	xxx-xx-0535
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	16-24101-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Hersida C Perez-Dade
fka Hersida Urena

12/6/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Hersida C Perez-Dade
DebtorCase No. 16-24101-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 37

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db
516301579 #+Hersida C Perez-Dade, 4303 Club Court, Watchung, NJ 07069-7423
++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: Honda Financial Services, 201 Little Falls Drive, P.O. Box 65507, Wilmington, DE 19808)

516301569 +American Web Loan Inc., 2128 North 14th Street, #1 Box 130, Ponca City, OK 74601-1831
516441334 +Atlantic Health System, PO Box 35611, Newark, NJ 07193-5611
516653870 +AvalonBay, 1 Crystal Ridge Dr., Watchung, NJ 07069-6517
516301574 +Ditech, PO Box 7169, Pasadena, CA 91109-7169
516301577 +First Savings Credit Card, PO Box 2509, Omaha, NE 68103-2509
516301578 +Grandview Resorts, 9940 So. Las Vegas Blvd, Las Vegas, NV 89183-4007
516441335 +HCFS Healthcare Financial Services, Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203

516301583 +Northstar Location Services, 4285 Genesee Street, Buffalo, NY 14225-1943
516301584 +Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985
516301586 +The Grandview of Las Vegas, PO Box 405947, Atlanta, GA 30384-5900

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 06 2019 23:54:22 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 06 2019 23:54:21 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

516301570 +EDI: TSYS2.COM Dec 07 2019 04:53:00 Barclay Card, Card Services, PO Box 13337, Philadelphia, PA 19101-3337

516341633 EDI: CAPITALONE.COM Dec 07 2019 04:53:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

516301571 +EDI: CAPITALONE.COM Dec 07 2019 04:53:00 Capital One Bank NA, PO Box 71083, Charlotte, NC 28272-1083

516460336 EDI: BL-BECKET.COM Dec 07 2019 04:53:00 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

516423900 +E-mail/Text: bankruptcy@cavps.com Dec 06 2019 23:54:29 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

516301572 +EDI: WFNNB.COM Dec 07 2019 04:53:00 Comenity Bank, Po Box 183003, Columbus, OH 43218-3003

516301573 +E-mail/PDF: creditonebknofications@resurgent.com Dec 07 2019 00:09:41 Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500

516526567 E-mail/Text: bankruptcy.bnc@ditech.com Dec 06 2019 23:54:17 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154

516301576 +EDI: AMINFOFP.COM Dec 07 2019 04:53:00 First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529

516301580 +E-mail/Text: bncnotices@becket-lee.com Dec 06 2019 23:54:13 Kohls Department Store, PO box 3115, Milwaukee, WI 53201-3115

516455493 E-mail/PDF: resurgentbknofications@resurgent.com Dec 07 2019 00:09:26 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

516452196 E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 07 2019 00:09:01 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

516301581 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 07 2019 00:09:02 Merrick Bank, PO Box 660702, Dallas, TX 75266-0702

516301582 +E-mail/Text: mreed@affcollections.com Dec 06 2019 23:54:23 Morristown Medical Center, c/o Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862

516317475 EDI: RECOVERYCORP.COM Dec 07 2019 04:53:00 Orion Portfolio Services LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605

517627312 +EDI: PRA.COM Dec 07 2019 04:53:00 Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

516523245 EDI: PRA.COM Dec 07 2019 04:53:00 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

516512817 +EDI: JEFFERSONCAP.COM Dec 07 2019 04:53:00 Premier Bankcard, LLC, c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

516512817 +E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 06 2019 23:54:28 Premier Bankcard, LLC, c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

516401823 EDI: Q3G.COM Dec 07 2019 04:53:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

516301585 +EDI: RMSC.COM Dec 07 2019 04:53:00 Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

516465375 +EDI: WFFC.COM Dec 07 2019 04:53:00 Wells Fargo Bank N A, Wells Fargo Education Financial Services, 301 E 58th Street N, Sioux Falls SD 57104-0422

516466628 +EDI: WFFC.COM Dec 07 2019 04:53:00 Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, Mac F8235-02F, Des Moines, IA 50306-0438

516301588 +EDI: WFFC.COM Dec 07 2019 04:53:00 Wells Fargo Educational Services, PO Box 5185, Sioux Falls, SD 57117-5185

TOTAL: 26

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 37

Date Rcvd: Dec 06, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516301575 ##+El Dorado Resorts Corp, 2700 162nd Street SW Suite 300, Lynnwood, WA 98087-3200
516301587 ##+Trident Asset Management, 53 Perimeter Centre East, Suite 440, Atlanta, GA 30346-2230
TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Bruce C. Truesdale on behalf of Debtor Hersida C Perez-Dade bruceptruesdalepc@gmail.com,
bctpcecf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 5